

[illegible]

**Claim 1 (Amended)**

**Claim 3 (Amended)**

**Claim 4 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

#### **Claim 5 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

#### **Claim 7 (Amended)**

This amendment converts the original claim 7 to a process step.

#### **Claim 8 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed

as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps described at col. 2, lines 13 and 34-35.

#### **Claim 10 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

#### **Claim 11 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

## **Claim 12**

Support in the specification for the limitations of claim 12 are found in the text of the reissue application beginning at column 4, line 33. Here, a bar code is input into a device, which in the described embodiment is a computer terminal. The bar code is transmitted to a financial institution switch for processing. This limitation of claim 12 is described at column 4, between lines 43-58.

The limitation of claim 12 of using the bar code to determine a destination is described at column 4, between lines 56-64; as well as at column 5, between lines 9-17.

The limitation of claim 12 which causes a connection to be made to the destination based on the code is disclosed at column 5, between lines 44-51.

## **Claim 13**

The limitations of claim 13 are described at column 5, between lines 9-17.

## **Claim 14**

The limitations of claim 14 are supported by the specification of the reissue application at column 4, between lines 52-55; as well as at column 5, between lines 44-51.

## **Claim 15**

The limitations of claim 15 are found in column 4, between lines 13-18 and between lines 33-42; as well as column 5 between lines 9-17.

## **Claim 16**

The limitations of claim 16 are found in the reissue application at column 5, between lines 9-17; and column 4, between lines 52-55.

### Claim 17

The limitations of claim 17 are supported in the specification of the reissue application at column 4, between lines 56-67.

### Claim 18

The limitations of claim 18 are supported in the reissue specification at column 4, between lines 33-67.

### Claim 19

The limitation of claim 19 is supported at column 5, between lines 44-47.

### Claim 20

The limitations of claim 20 are supported by the specification at column 4, between lines 43-67; and column 5, between lines 44-47.

### Claim 21

The limitations of claim 21 are supported by the specification, set forth as follows:

21. A method of connecting a user computing device (**Col. 4, line 35**) to one of a plurality of remote processing systems (**Col. 5, line 46**) available for communication over a network (**Col. 4, lines 56-67**) comprising:
- a) reading (**Col. 4, line 34**) a data carrier (**Col. 3, line 45**) modulated with an index **Col. 3, line 45**);
  - b) accessing a database with the index, the database comprising a plurality of records that link an index to a pointer which identifies a remote computer on the network **Col. 4, lines 43-51**);

- c) extracting a pointer from the database as a function of the index **(Col. 4, lines 43-51)**; and
- d) using the pointer to establish communication with the remote processing system identified thereby **(Col. 5, lines 44-51)**.

#### **Claim 22**

The limitations of claim 22 are supported by the specification at column 4, lines 16-19.

#### **Claim 23**

The limitations of claim 23 are supported by the specification at column 4, lines 16-19.

#### **Claim 24**

The limitations of claim 24 are supported by the specification at column 4, line 18.

#### **Claim 25**

The limitations of claim 25 are supported by the specification at column 4, line 18.

#### **Claim 26**

The limitations of claim 26 are supported by the specification at column 4, lines 43-51.

#### **Claim 27**

The limitations of claim 27 are supported by the specification, set forth as follows:

A system comprising:

- a. a user computing device **(Col. 4, line 35)**;

- b. an input device associated with the user computing device (**Col. 4, lin 39**), configured to read a data carrier modulated with an index (**Col. 3, line 45**);
- c. means for storing a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system (**Col. 4, lines 43-51**);
- wherein the user computing device comprises:
- means for accessing the database to extract a pointer from the database as a function of the index; and means for using the pointer to establish communication with the remote processing system identified thereby (**Col. 5, lines 44-51**).

#### **Claim 28**

The limitations of claim 28 are supported by the specification at column 4, lines 16-19.

#### **Claim 29**

The limitations of claim 29 are supported by the specification at column 4, lines 16-19.

#### **Claim 30**

The limitations of claim 30 are supported by the specification at column 4, line 18.

#### **Claim 31**

The limitations of claim 31 are supported by the specification at column 4, line 18.

### Claim 32

The limitations of claim 32 are supported by the specification at column 4, lines 43-51.

### Claim 33

The limitations of claim 33 are supported by the specification at column 5, lines 35-51.

### Claim 34

The limitations of claim 34 are supported by the specification at

A user computing device (Col. 4, line 35) comprising:

a. an device configured to read a data carrier modulated with an index (Col. 4, line 34); and

b. computer processing means for executing software program adapted to (Col. 4, lines 43-51):

utilize the index to access a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system (Col. 4, lines 43-51);

retrieve from the database a pointer as a function of the index (Col. 4, lines 43-51); and

use the pointer to establish communication with the remote computer identified thereby (Col. 5, lines 44-51).

### Claim 35

The limitations of claim 35 are supported by the specification at column 4, lines 16-19.

### Claim 36

The limitations of claim 36 are supported by the specification at column 4, lines 16-18.



**Claim 37**

The limitations of claim 37 are supported by the specification at column 4, line 18.

**Claim 38**

The limitations of claim 38 are supported by the specification at column 4, line 18.

**Claim 39**

The limitations of claim 39 are supported by the specification at column 4, lines 43-51.

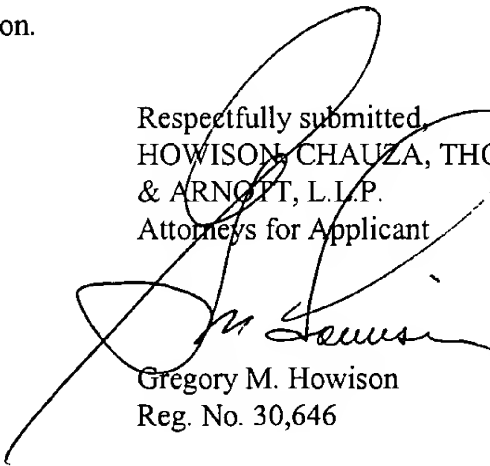
**COPIED CLAIMS**

Assignee brings to the Examiner's attention that Claims 21-40 have been substantially copied from US Patent No. 6, 199,048, issued March 6, 2002.

**CONCLUSION**

It is submitted that the claims newly added to the reissue application are fully supported by the specification.

Respectfully submitted,  
HOWISON CHAUZA, THOMA, HANDLEY  
& ARNOFF, L.L.P.  
Attorneys for Applicant

  
Gregory M. Howison  
Reg. No. 30,646

GMH/jk

P.O. Box 741715  
Dallas, Texas 75374-1715  
Tele: 972-479-0462  
Fax: 972-479-0464

July 19, 2001